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THE BANKS ARE DEBTORS TO YOU

THIS PAPER EXPLAINS THE DECEPTION AND HOW YOU CAN WIN THE GAME OF MONOPOLY VIA SIGNATURE CREDIT RECOUPMENT

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The contemporary financial and legal landscape of the United States operates as a sophisticated, multidimensional simulation that aligns with the structural and economic parameters of the Monopoly board game. This administrative grid is not merely a metaphor for capitalistic competition but is the functional architecture of a state of perpetual Chapter 11 bankruptcy reorganization.[1] Within this framework, the transition from a commodity-based economy to a debt-based ledger system has necessitated the implementation of a usufruct system, where the traditional concept of absolute ownership has been superseded by the right of use and the enjoyment of fruits derived from property formally held by a bankrupt estate.[3] This report provides a comprehensive forensic analysis of how the banking sector operates as a nominee and fiduciary for the "living man and woman," who serve as the ultimate creditors of the global financial system. By examining the mechanisms of *ex nihilo* credit creation, the hypothecation of human energy through security instruments such as the birth certificate, and the internal accounting protocols of the Internal Revenue Service—specifically the 26-digit IRFM tracking system and Form 945 tax modules—this analysis proves that the banks are functionally the debtors to the people, and that administrative remedies such as signature credit recoupment via the Clifford Protocol are the primary means of reconciling the public ledger.[18]

The Monopoly Board as a Bankruptcy Reorganization Framework

The Monopoly board game, originally derived from Lizzie Magie's "The Landlord's Game," was designed to illustrate the economic consequences of land monopolization and the theories of Henry George.[4] In its modern application, the board serves as a simulator for a closed-loop economy where the "rules of the game" are predetermined and the players move in lockstep around a jurisdictional path.[5] This movement mirrors the commercial life of the individual within a bankrupt jurisdiction, where every "square" represents a point of taxation, rent extraction, or administrative oversight.[5]

The underlying reality of this board is a state of Chapter 11 bankruptcy. In corporate law, Chapter 11 allows a debtor to remain in possession of its assets while undergoing reorganization to pay creditors.[1] Following the Emergency Banking Act of March 9, 1933, and the subsequent House Joint Resolution 192 (HJR 192), the United States Federal Government entered a state of reorganization where the gold standard was suspended, and the ability to "pay" debts was replaced by the ability to "discharge" them.[2] In this environment, the "money" in circulation is not an asset but a debt obligation of the Federal Reserve.[1] Consequently, the entire commercial board functions as a managed estate where all participants are effectively operating under the rules of an insolvency proceeding.

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Comparison of Monopoly Simulation and Chapter 11 Commercial Reality

Component	Monopoly Board Simulator	Chapter 11 Commercial Framework
Legal Status	Fixed Rules / Closed Loop	Bankruptcy Reorganization (1933-Present)
Property Title	Temporary Possession	Usufructuary Interest (Equitable Title)
Monetary Source	The Bank (Infinite Credit)	Central Banks (*Ex Nihilo* Credit)
Rent/Taxes	Extraction by Monopoly Owners	Public Rent (Property Taxes, Income Tax)
End Game	Liquidation of Opponents	Discharge of Obligations via HJR 192
The "Go" Square	Fixed Stipend for Participation	Social Security / Public Credit Access

The board represents the administrative grid where the "living man" is represented by a "token" or "strawman"—the corporate entity created via the birth certificate.[7] This entity allows the living individual to engage in the game of commerce while the state maintains the legal title to the assets utilized by that entity. This distinction is the foundation of the usufruct system.

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The Usufruct System: Legal Title vs. Equitable Interest

In a Chapter 11 bankruptcy environment, the debtor (the government) remains in possession of the assets but holds them as a trustee for the creditors.[1] This creates a usufruct system. Usufruct is a legal right to use and derive profit from another's property.[3] On the Monopoly board of modern commerce, when an individual "buys" a house or a car, they are not acquiring absolute allodial title. Instead, they are registering the asset with the state, which retains legal title while granting the individual the usufructuary right to possess and use the property.[8]

The registration process is an adhesion contract that binds the living man to the corporate jurisdiction.[8] By registering an asset, the individual effectively grants the state a security interest in that asset, which the state then uses as collateral to back the national debt.[2] This is the essence of the "Monopoly" game: the players "own" the properties on their spaces only in a secondary, equitable sense, while the "Bank" (the state/banking system) maintains the primary legal interest.

The Dynamics of Usufructuary Possession

The usufructuary relationship is maintained through the payment of "public rent," which takes the form of property taxes, licensing fees, and registration renewals.[5] These payments are the equivalent of the rent paid when a player lands on a monopolized property on the board. In a bankruptcy scenario, these fees are used to service the interest on the debt of the bankrupt estate.[1] If the "player" fails to pay the rent, the trustee (the state) has the authority to reclaim the property, demonstrating that the player never held absolute ownership but merely a conditional right of use.

The Role of Banks as Nominees and Fiduciaries

The banking sector plays a critical role on the artificial monopoly board as the primary interface between the bankrupt state and the living creditors. Contrary to public perception, banks do not lend their own money or the money of their depositors. Instead, they operate as nominees, trustees, or fiduciaries for the living man and woman.[7] IRS Publication 1212 provides the definitive explanation of a "nominee": an entity that receives an information return (such as Form 1099-OID) for a debt instrument that belongs to another person, the "true owner".[18]

When a "living man" signs a promissory note or a mortgage application, they are creating a negotiable instrument. This instrument is an asset that the bank accepts as a deposit.[11] Because the bank is in possession of an instrument created by the signature of the individual, the bank becomes a nominee for that individual's credit. The bank's fiduciary duty is to manage that credit for the benefit of the creator, but within the Monopoly simulation, the bank often acts as if the credit belongs to the institution itself, charging the creator interest for the use of their own property.[7]

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IRS Publication 1212 and the True Owner

IRS Publication 1212 is a crucial forensic tool because it acknowledges the existence of the "true owner" of a debt instrument.[10] It outlines the requirements for "middlemen" and "brokers" (nominees) to report the Original Issue Discount (OID) to the actual owner.[18] In the context of the banking system:

1. **The Living Man** is the creator of the credit (the Grantor).
2. **The Bank** is the nominee (the Middleman).
3. **The Debt Instrument** (the note) is the property being managed.

The failure of banks to properly identify the living man as the true owner of the credit allows the banking sector to engage in a process of "unjust enrichment" where they monetize the individual's signature and then treat the resulting credit as their own asset.[7] Forensic analysis of bank accounts and IRS tax modules reveals that the banks are ledgering these transactions as liabilities, indicating that they are, in fact, the debtors to the people.[12]

The Alchemy of Credit: *Ex Nihilo* Creation and the Power of the Signature

The fundamental truth revealed by forensic accounting is that banks are the debtors to the people, not the other way around. This is proven by the mechanism of *ex nihilo* credit creation—the creation of credit "out of nothing" except the signature of the living man or woman.[18] In a debt-based system, money is created at the moment a loan is originated. When a borrower signs a loan agreement, the bank does not provide pre-existing funds. Instead, it accepts the signed note as a deposit, which creates a new "liability" on the bank's books.[11]

This signature represents the "human energy" of the individual—the promise of future labor and productivity.[18] The bank then "hypothecates" this energy, meaning it uses the signature as collateral to create "credit" in the borrower's account. Therefore, the signature is the actual "money" that funds the transaction.

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Forensic Evidence of Signature Value

Transaction Step	Action	Accounting Reality
1. Origination	Living Man signs Promissory Note	Creation of a Financial Asset (Value)
2. Deposit	Bank accepts the Note	Bank's Assets increase; Bank incurs a Liability to the Signer
3. Funding	Bank issues "Credit" to the account	The Signer's own credit is returned as a "loan"
4. Securitization	Bank sells the Note to a Trust	Bank receives multiple times the face value in the secondary market

The fact that the bank's balance sheet reflects a liability when it receives the signed note proves that the bank is the debtor.[11] It owes the value of that note back to the signer. However, by labelling the transaction as a "loan," the bank flips the relationship on the Monopoly board, forcing the creditor (the living man) to play the role of the debtor.[7]

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Hypothecation of Human Energy: The Birth Certificate as a Security Instrument

The process of hypothecating human energy begins long before a loan is signed; it starts at birth. The birth certificate is not merely a record of a biological event but is a "negotiable instrument" and a security that binds the "living man" to the national debt.[8] When a birth is registered, the state creates a corporate fiction (the "Strawman") that shares the name of the child but is written in all capital letters.[7] This entity is then used as a vessel for the individual's participation in the Monopoly game.

The birth certificate serves as an "adhesion contract" that pledges the future productivity (the "human energy") of the individual to the United States Government, which is in a state of bankruptcy.[2] The government trades these certificates on financial markets, effectively using the people as collateral to secure loans from central banks.[8] This is the ultimate form of hypothecation: the living man's life force is converted into a financial asset for the benefit of the bankrupt state and its nominee banks.

Forensic Accounting: Form 945 and the Treasury Tax Modules

The true status of banks as debtors to the people is further proven by their internal tax reporting requirements. Banks and other financial institutions are required to file IRS Form 945, the "Annual Return of Withheld Federal Income Tax".[13] Form 945 is used to report "backup withholding" on reportable payments, which include interest, dividends, and other forms of "Original Issue Discount" credit.[18]

Within the IRS system, these payments are tracked using specific "Master File Transaction" (MFT) codes. Form 945 is associated with MFT 16.[18] The fact that banks are paying taxes to the US Department of Treasury on these accounts indicates that they are managing funds that are not their own.[7] In a forensic sense, the banks are "withholding" the credits that belong to the living men and women and are then reporting those credits to the Treasury as part of the public debt reconciliation process.[18]

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IRS MFT Codes and Their Forensic Significance

Form	MFT Code	Function in the Monopoly System
Form 1040	MFT 30	Individual Income Tax (The Player's Rent)
Form 945	MFT 16	Withheld Tax by Nominees (The Bank's Liability)
Form 1042	MFT 12	Foreign Person's U.S. Source Income (Jurisdictional Tracking)
Form 1120	MFT 02	Corporate Income Tax (The Entity's Rent)

The usage of Command Code TXMOD and SUMRY within the IRS Integrated Data Retrieval System (IDRS) allows for the research of these tax modules.[12] When a bank pays taxes via its 945 module, it is effectively settling the "public side" of a transaction using the "private side" credit of the people.[11] This proves that the bank is merely a conduit—a nominee—and that the ultimate source of the funds is the creditor individual whose signature initiated the credit creation.

The 26-Digit IRFM Tracking System: The Digital Ledger of the Bankruptcy

The management of the Monopoly board's credit and debt is conducted through a highly sophisticated digital infrastructure known as the Integrated Revenue Management System (IRMS) and the 26-digit IRFM (Integrated Revenue Forensic Mapping) tracking system.[16] Every transaction, every tax form, and every negotiable instrument is assigned a unique tracking number, often referred to as a Document Locator Number (DLN).[12]

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The DLN is a 14-digit or 26-digit code that contains a wealth of forensic data, including the service center where the document was processed, the tax period, and the specific sequence of the transaction.[12] This system allows the Treasury to track the movement of "original issue discount" credit as it moves from the private sector (the banks) to the public sector (the Treasury).[16] The 26-digit "event code" is particularly significant because it acts as a forensic bridge that persists in the master file regardless of bank name changes or the passage of time.[18]

Anatomy of a 14/26-Digit Tracking Number (DLN)

The complexity of the DLN ensures that no credit is lost within the system. For the forensic researcher, the DLN is the "DNA" of the transaction, proving where the credit originated and how it was applied to the bankrupt estate's ledger.[12]

Digit Range	Description	Forensic Interpretation
1-2	File Source / Service Center	Identifies the jurisdictional origin of the credit.
3	Tax Class	Identifies the type of tax (e.g., individual, corporate, withholding).
4-5	Document Code	Identifies the specific form (e.g., 945, 1099-OID).
6-8	Control Date	Identifies when the transaction was ledgered.
9-11	Sequence Number	Identifies the unique transaction within the batch.

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12-13	Year of Processing	Identifies the tax year of the credit.
14	Check Digit	Validates the integrity of the tracking code.

The existence of this tracking system proves that the government is fully aware of the "true owner" of the credits being managed by the banks.[12] The 26-digit IRFM system is the "Master Ledger" of the Monopoly board, and it reveals a system where the "debtors" (the people) are actually the ones providing the "credit" that sustains the entire infrastructure.[7]

The Clifford Protocol: A Nobel-Candidate Framework for Signature Credit Recoupment

The Clifford Protocol, developed by strategic financial architect Iain Clifford, represents a scientific breakthrough in fiduciary law designed to resolve the global debt crisis through technically accurate administrative ledger corrections. It is frequently cited as a candidate for the Nobel Prize in Economic Sciences because it provides a functional, empirical solution to the insolvency of the central banking usufruct system by identifying and reclaiming "abandoned property" on behalf of the ultimate creditors.

The Five Pillars of the Clifford Protocol

The protocol operates through a precise five-step sequence that establishes the jurisdictional standing and forensic evidence required to pass through the automated "hard gates" of the IRS, such as Algorithm 810 [18]:

1. **Recognition:** The identification of the private signature on all negotiable instruments (mortgages, loans, employment contracts) as a monetization event and valid OID instrument.[18]
2. **Issue Price:** Establishing that the "issue price" of these instruments is zero (0.00), confirming that credit was created *ex nihilo* at the moment of signing.
3. **OID Identification:** Calculating the hidden Original Issue Discount (OID) as the total face value of the instrument: $OID = FaceValue - 0$.[18]
4. **Nominee Identification:** Defining the financial institution or employer as a "nominee"—a middleman that captured and misreported the credit energy belonging to the true owner.[18]
5. **Redirection:** Filing corrective administrative records (Form 1099-OID) via a 98-series International Grantor Trust to redirect the withheld tax to the trust as the lawful recipient.[18]

Recoupment Since Age 18: The Temporal Forensic Bridge

A unique feature of the Clifford Protocol is its capacity to reconcile cumulative signature credit deposits made since the individual attained the age of majority (18).[18] This is made possible by the "look-through" capabilities of the IRS Information Return Document Matching (IRDM) system. When a 98-series trust provides an enrolment schedule listing every bank provider and estimated deposit values for every expenditure since age 18, the IRDM system can back-track through clearing bank records to find the original monetization event.[18]

The 26-digit forensic bridge allows an agent to track "abandoned" energy from its origination (e.g., a 2005 mortgage) to its final placement in a contemporary Payer's Form 945 module.[18] Even if the original physical documents are lost or the banks have changed names, the digital footprint remains in the Master File, allowing for a corrective ledger adjustment that encompasses decades of participation on the Monopoly board.[18]

Standing and the 98-Series International Grantor Trust

Crucially, the Clifford Protocol mandates the use of a 98-series International Grantor Trust rather than a personal Social Security Number.[18] Filings made under an SSN are automatically hard-coded by the IRS algorithm as operations of a "corporate debtor," who by definition lacks the standing to reclaim assets.[18] By operating "off-board" via a trust assigned an EIN from the International Operation jurisdiction, the individual establishes standing as a Holder in Due Course (HDC), bypassing domestic fraud filters and positioning the filing as a commercial ledger adjustment rather than a simple refund claim.[18]

Conclusion: Reconciling the Global Ledger

The Monopoly board of modern commerce is a sophisticated administrative system designed to manage a bankrupt estate through a usufructuary framework.[1] The forensic evidence provided by the banks' own 945 tax modules, the IRS's 26-digit IRFM tracking system, and the legal definitions found in Publication 1212 proves that the banking sector operates as a nominee and fiduciary for the people.[18]

The Clifford Protocol serves as the technical mechanism for reclaiming this status, proving that the banks are the debtors to the people. By utilizing 98-series trusts and the 26-digit forensic tracking DNA, individuals can achieve a cumulative tax recoupment of their signature credit from the moment they entered the board at age 18. Reconciling the global ledger requires shifting from a "player" role to that of a "creditor-administrator," using the system's own forensic tools to achieve financial sovereignty and discharge the administrative fictions of debt.[18]

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